

UNITED STATES COURT OF APPEALS  
FOR THE THIRD CIRCUIT

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No. 20-3124

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RHONDA H. WILSON; THE LAW OFFICES OF RHONDA HILL WILSON, P.C.,  
Appellants

v.

USI INSURANCE SERVICE LLC; HARTFORD CASUALTY INSURANCE  
COMPANY

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-03384)  
District Judge: Honorable Eduardo C. Robreno

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No. 20-3501

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TOPPERS SALON & HEALTH SPA, INC.,  
Appellant

v.

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-03342)  
District Judge: Honorable Joshua D. Wolson

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No. 20-3594

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4431, INC.; 4431 ASSOC., LP; 3354 WALBERT ASSOC., LP; 3354 WALBERT AVENUE ASSOCIATES, LLC; BLUE GRILLE HOUSE AND WINE BAR; 4131 ASSOCIATES CANDLELIGHT INN; 2960 CENTER VALLEY PARKWAY, LLC; 3739 WEST CHESTER PIKE, LLC; MELT RESTAURANT GROUP, LLC; PAXOS RESTAURANTS, INC.; MELT REAL ESTATE GROUP, LP; TOP CUT STEAKHOUSE,

Appellants

v.

CINCINNATI INSURANCE COMPANIES; CINCINNATI INSURANCE COMPANY; CINCINNATI CASUALTY COMPANY; CINCINNATI INDEMNITY COMPANY

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 5:20-cv-04396)  
District Judge: Honorable Joseph F. Leeson, Junior

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No. 21-1038

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LH DINING L.L.C., d/b/a River Twice Restaurant,  
Appellant

v.

ADMIRAL INDEMNITY COMPANY

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-01869)  
District Judge: Honorable Timothy J. Savage

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No. 21-1039

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NEWCHOPS RESTAURANT COMCAST LLC, d/b/a CHOPS,  
Appellant

v.

ADMIRAL INDEMNITY COMPANY

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On Appeal from the District Court  
for the Eastern District of Pennsylvania  
(D.C. No 2:20-cv-01949)  
District Judge: Honorable Timothy J. Savage

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No. 21-1061

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BOULEVARD CARROLL ENTERTAINMENT GROUP, INC.,  
Appellant

v.

FIREMAN'S FUND INSURANCE COMPANY

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On Appeal from the United States District Court  
for the District of New Jersey  
(D.C. No. 2:20-cv-11771)  
District Judge: Honorable Susan D. Wigenton

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No. 21-1106

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ADRIAN MOODY; ROBIN JONES, d/b/a Moody Jones Gallery,  
Appellants

v.

TWIN CITY FIRE INSURANCE COMPANY

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On Appeal from the United States District Court

for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-02856)  
District Judge: Honorable Chad F. Kenney

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No. 21-1107

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ATCM OPTICAL, INC; OMEGA OPTICAL, INC; OMEGA OPTICAL AT COMCAST  
CENTER LLC, d/b/a OMEGA Optical,  
Appellants

v.

TWIN CITY FIRE INSURANCE COMPANY

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-04238)  
District Judge: Honorable Chad F. Kenney

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No. 21-1109

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1 S.A.N.T., INC.,  
Appellant

v.

NATIONAL FIRE & MARINE INSURANCE COMPANY

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On Appeal from the United States District Court  
for the Western District of Pennsylvania  
(D.C. No. 2:20-cv-00862)  
District Judge: Honorable William S. Stickman, IV

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No. 21-1175

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INDEPENDENCE RESTAURANT GROUP, LLC on behalf of itself and all others  
similarly situated d/b/a Independence Beer Garden,  
Appellant

v.

CERTAIN UNDERWRITERS AT LLOYD’S, LONDON

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-02365)  
District Judge: Honorable Chad F. Kenney

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No. 21-1240

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ULTIMATE HEARING SOLUTIONS II, LLC; ULTIMATE HEARING SOLUTIONS  
III, LLC; ULTIMATE HEARING SOLUTIONS IV, LLC; ULTIMATE HEARING  
SOLUTIONS V, LLC; ULTIMATE HEARING SOLUTIONS VI, LLC,  
Appellants

v.

TWIN CITY FIRE INSURANCE COMPANY

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-02401)  
District Judge: Honorable Chad F. Kenney

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No. 21-1294

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WHISKEY FLATS INC., T/A Out of Wack Jack’s Bar & Grill,  
Appellant

v.

AXIS INSURANCE COMPANY

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania  
(D.C. No. 2:20-cv-03451)  
District Judge: Honorable Chad F. Kenney

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No. 21-1315

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THE EYE CARE CENTER OF NEW JERSEY, PA, on behalf of itself and all others  
similarly situated,  
Appellant

v.

TWIN CITY FIRE INSURANCE COMPANY

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On Appeal from the United States District Court  
for the District of New Jersey  
(D.C. No. 2:20-cv-05743)  
District Judge: Honorable Kevin McNulty

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No. 21-1414

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IN THE PARK SAVOY CATERERS LLC, t/a The Park Savoy; IN THE PARK  
CHATEAU CATERERS LLC, on behalf of itself and all others similarly situated,  
Appellants

v.

SELECTIVE INSURANCE GROUP INC.; SELECTIVE CASUALTY INSURANCE  
COMPANY

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On Appeal from the United States District Court  
for the District of New Jersey  
(D.C. No. 2:20-cv-06869)  
District Judge: Honorable Madeline C. Arleo

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Argued: September 28, 2022

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Before: CHAGARES, Chief Judge, McKEE\* and PORTER, Circuit Judges

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JUDGMENT

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This cause came to be considered on appeal from the United States District Courts for the Eastern District of Pennsylvania, Western District of Pennsylvania, and District of New Jersey and was argued on September 28, 2022.

On consideration whereof, it is now hereby ORDERED and ADJUDGED by this Court that the judgments and orders of the District Courts are hereby AFFIRMED. Costs shall be taxed against the appellants. All of the above in accordance with the Opinion of this Court.

ATTEST:

s/ Patricia S. Dodszuweit  
Clerk

DATED: January 6, 2023

 \*as to remaining appeals  
except 21-1061,  
21-1315 & 21-1414  
Certified as a true copy and issued in lieu  
of a formal mandate on October 15, 2024

Teste: Patricia S. Dodszuweit  
Clerk, U.S. Court of Appeals for the Third Circuit

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\* Judge McKee assumed senior status on October 21, 2022